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EXAMINER

BARTLEY, KENNETH

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3693

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PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 10/749,697	Applicant(s) KHANDROS ET AL.	
	Examiner Kenneth L. Bartley	Art Unit 3693	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 31 December 2003.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-23 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-23 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. Claims 1-23 have been examined.

Claim Objections

2. Claim 1 is objected to because of the following informalities: a semicolon should be used instead of a comma at the end of the 2nd step. Appropriate correction is required.

Claim Rejections - 35 USC § 101

3. 35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

Claims 1-22 are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter.

Claim 1 and 20 recite receiving a request to open a new account, transmitting a first account application, receiving an indication that the customer is an existing customer, and transmitting a second new account application. The claims fail to produce useful, concrete and tangible results since the information is not transformed into another parameter that produces useful, concrete and tangible results (MPEP 2106 IV C 2). The Examiner notes that the preamble to claims 1 and 20 promise a new account is created, but there is no step to do this, just steps where applications are filled

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out. Claims 2-19 and 21-22 are rejected because they depend from their respective independent claims.

Specifically, regarding the process and method claims, the Court has held that the "transformation and reduction of an article to a different state or thing" is the clue to the patentability of a process claim that does not include particular machines. *State Street Bank & Trust Co. v. Signature Financial Group*, 149 F.3d 1368 (Fed. Cir. Jul. 23, 1998).

The instant claims do not meet this standard of a statutory definition of a process claim. Therefore, it is concluded that the subject claims are not directed to a statutory matter under 35 USC 101 since (i) they are not patentable as process claims and (ii) they do not produce useful, concrete, and tangible results.

Claim Rejections - 35 USC § 112

4. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

5. Claims 1-23 are rejected under 35 U.S.C. 112, second paragraph, as being incomplete for omitting essential steps, such omission amounting to a gap between the steps. See MPEP § 2172.01. The omitted steps are (regarding claims 1 and 20): the second step indicates transmitting an application, but there is no step where the customer receives or fills out the application; there is no step where the customer transmits an indication the customer is an existing customer; there is no step where the customer receives or fills out the second application. Claim 23 has similar steps

missing (e.g. filling out and receiving applications and customer transmits they are an existing customer). Claims 2-19 and 21-22 are rejected because they depend from their respective independent claim.

Claim Rejections - 35 USC § 103

6. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

7. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

8. Claims 1-10, 14-15, and 17-23 are rejected under 35 U.S.C. 103(a) as being unpatentable over U.S. Patent No. 5,790,785 to Klug et al. in further view of American Express (American Express web site dated 12/14/2001).

Regarding claim 1:

A method for processing an online application for a new account performed by a financial institution, the method comprising:
receiving a request to open a new account from a customer;

Klug et al. discloses:

"Subsequently, after the user's request to supply registration information is transmitted to the registrar web site 100 (via World Wide Web 104, network interface 136 and network server 132), the registrar applications 128 receive the request..." (col. 4, lines 48-51)

transmitting a first new account application to the customer, the first new account application including a plurality of fields for entering personal identification and financial information of the customer,

(continued from above)

"...and output to the user's WWW browser 120 one or more "web pages" having fill-out forms to be presented to the user via the WWW browser 120." (col. 4, lines 52-54). Such information includes personal and financial information (Fig. 3, ref. 312)

receiving, from the customer, an indication that the customer is an existing customer of the financial institution, the indication received in the first new account application; and **Customer has ID and password (step 244), indicating an existing user which allows the user access to application forms...**

Klug et al. teaches long and short application forms for Internet users. Klug et al. does not teach providing an indication in the first new account application that the customer is an existing customer. American Express teaches providing an indication that a customer is "already a cardmember," and if yes, are directed to log-in, if not they need to register first. Since the marketplace reflects the reality of applying indications such as hyperlinks to forms, it would have been obvious to one of ordinary skill in the art at the time of invention to include an indication in an application, such as to the expanded form in Klug et al. with a hyperlink commonly used such as in American Express, in order to gain the commonly understood benefit of the adaptation, such as simplified user access to a short form via a hyperlink.

Also, while Klug et al. teaches application forms for Internet users with a third party, where information provided includes credit card account information, Klug et al. does not teach providing accounts to financial institutions.

American Express teaches application forms for Internet users where the application is for a credit card account to a financial institution. Because both Klug et al. and American Express teach methods of registration and application forms for Internet users, it would have been obvious to one skilled in the art at the time of invention to substitute a third party with a financial institution to achieve the predictable result of filling out an application for an account with a financial institution using the Internet.

transmitting a second new account application to the customer, the second new account

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application including a fewer number of fields for entering personal identification and financial information than the first new account application.

Access to a "basic" form that has fewer fields than the expanded form (Fig. 3, ref. 308 and 312)

Regarding claim 2:

The method of claim 1, the plurality of fields in the first new application comprising:

a customer name field, a customer address field, a field for entering at least a portion of a government identification number of the customer, a field for entering financial account information of the customer, a field for entering employment information of the customer, and a field for entering an annual income of the customer.

Klug et al. discloses:

"Subsequently, in step 256 a registrar application 128 commences to enrich the user's supplied registration information with publicly available information related to the user and, to the degree possible (i.e., conforming with internet etiquette, privacy concerns of users, and public policy), to verify the user's registration information. Note that by comparing the user supplied information with information about the user from other sources, a determination can be made as to the accuracy of the user supplied information." (col. 7, lines 45-54)

Also,

"...the basic information supplied in step 308 (i.e., the user's name, e-mail address, gender and date of birth) is also requested in the forms for expanded information in step 312." (col. 8, lines 4-7)

Klug et al. also discloses Fig. 3, ref. 312, which provides for employer name, income, credit card number(s) (financial account information), and social security number.

Regarding claim 3:

The method of claim 2, said receiving the indication further comprising:

receiving, from the customer, information for an existing account maintained by the financial institution in the field for entering financial account information in the first new account application;

Klug et al. discloses:

User enters financial account information in the first (expanded) form (Fig. 3, ref. 312)

validating the information for the existing account; and

"...a registrar application 128 commences to enrich the

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user's supplied registration information with publicly available information related to the user and, to the degree possible (i.e., conforming with internet etiquette, privacy concerns of users, and public policy), to verify the user's registration information.” (col. 7, lines 46-51)

transmitting the second new account application after said validating.

“Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308...” (col. 7, lines 64-66).

Regarding claim 4:

The method of claim 2, the second new account application consisting of at least one customer name field, a field for entering at least a portion of a government identification number of the customer, a field for entering an account number of an existing account of the customer, and a field for entering a confirmation number associated with the existing account.

Klug et al. discloses:

“Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308 or to supply expanded information (i.e., more extensive information about the user so that, for example, registrar has sufficient user information to register the user at substantially all cooperating third party web sites 116).” (col. 7, lines 64-67 and col. 8, lines 1-3) Therefore, customer can use expanded form that would include such information (Fig. 3, ref. 312).

Regarding claim 5:

The method of claim 4, the existing account comprising an existing credit account and the confirmation number associated with the existing account comprising a credit card identification (CID) number.

Klug et al. discloses:

Fig. 3, ref. 312 provides for credit card numbers.

Regarding claim 6:

The method of claim 1, the second new account application including at least one field that is not in the first new account application.

Klug et al. discloses:

Fig. 3, ref. 308 provides for “basic” form with gender.

Regarding claim 7:

The method of claim 1, the second new account application including at least one of the plurality of fields of the first new account application.

Klug et al. discloses:

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"Note that at least in one embodiment, the basic information supplied in step 308 (i.e., the user's name, e-mail address, gender and date of birth) is also requested in the forms for expanded information in step 312." (col. 8, lines 3-7)

Regarding claim 8:

The method of claim 7, the first new account application and the second new account application including a customer name field.

Klug et al. discloses:

"Note that at least in one embodiment, the basic information supplied in step 308 (i.e., the user's name...) is also requested in the forms for expanded information in step 312." (col. 8, lines 3-7)

Regarding claim 9:

The method of claim 7, further comprising:

receiving information from the customer in the first new account application; and

Klug et al. discloses:

"That is, the newly entered registration information is transferred to the third party web site 116 by entering into a registrar specific portion of the registration form for the third party web site 116 a registrar user identification and optionally a password for requesting that the third party web site access the registrar web site 100 to obtain the user's registration information." (col. 5, lines 38-45)

transferring the information from the first new account application to the second new account application for the at least one of the plurality of fields that are the same for the first new account application and the second new account application.

"Note that at least in one embodiment, the basic information supplied in step 308 (i.e., the user's name, e-mail address, gender and date of birth) is also requested in the forms for expanded information in step 312. Thus, upon filling in at least one field from the fill-out forms (step 316) presented in either step 308 or 312

the present invention field checks the user's <input> for syntactically appropriate responses." (col. 8, lines 3-10)

Regarding claim 10:

The method of claim 1, further comprising:

receiving information from the customer for each of the fields of the second new account application;

Klug et al. discloses:

"Basic" information provided by the customer (Fig. 3, ref. 308).

validating the information received from the customer against data stored for an existing account of the customer;

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“Subsequently, in step 256 a registrar application 128 commences to enrich the user's supplied registration information with publicly available information related to the user and, to the degree possible (i.e., conforming with internet etiquette, privacy concerns of users, and public policy), to verify the user's registration information. Note that by comparing the user supplied information with information about the user from other sources, a determination can be made as to the accuracy of the user supplied information.” (col. 7, lines 45-54)

retrieving information required for the first new account application from data stored for the existing account; and

Fig. 1 ref. 128 and ref. 144 provides for storing application information that can be retrieved.

processing the second new account application based on the retrieved information.

“Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308 or to supply expanded information (i.e., more extensive information about the user so that, for example, registrar has sufficient user information to register the user at substantially all cooperating third party web sites 116).” (col. 7, lines 64-67 and col. 8, lines 1-3)

Regarding claims 14 and 15:

(claim 14) The method of claim 1, the first new account application further including a selectable indication that the customer has an existing account with the financial institution.

(claim 15) The method of claim 14, further comprising:
receiving a selection of the selectable indicator from the customer.

Klug et al. discloses:

Customer has ID and password to log into system to access account (Fig. 2, ref. 244).

Regarding claim 17:

The method of claim 1, the request comprising a request for opening a new credit account.

The references combined above teach opening a new credit account.

Regarding claim 18:

The method of claim 1, the government identifier comprising a social security number of the customer.

Klug et al. discloses:

Fig. 3, ref. 312

Regarding claim 19:

The method of claim 1, wherein the customer does not have to provide a login identifier to receive the second new account application.

Klug et al. discloses:

Fig. 3, ref. 308, where the “basic” application can be filled out during the “expanded” application.

Regarding claim 20:

A method for opening an account online, comprising:
transmitting a first new account application to a customer, the first new account application including a plurality of fields for entering personal identification and financial information of the customer, the first new account application further including a selectable indicator for selection when the customer has an existing account with a financial institution;

Klug et al. discloses:

An expanded account application, that includes personal identification and financial information (e.g. income) of a customer (Fig. 3, ref. 312).

receiving a selection of the selectable indicator from the customer; and

“Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308 or to supply expanded information...” (col. 7, lines 64-67)

transmitting a second new account application to the customer in place of the first new account application, the second new account application including a fewer number of fields for entering the personal identification and financial information than the first new account application.

“Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308 or to supply expanded information (i.e., more extensive information about the user so that, for example, registrar has sufficient user information to register the user at substantially all cooperating third party web sites 116).” (col. 7, lines 64-67 and col. 8, lines 1-3) Therefore, customer can use expanded form that would include such information (Fig. 3, ref. 312).

Klug et al. teaches ID and password with long and short application forms for Internet users. Klug et al. does not teach providing an indication in the first new account application that the customer is an existing customer.

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American Express teaches providing an indication in the first new account application that the customer is "already a cardmember."

Since the marketplace reflects the reality of applying indications such as hyperlinks to forms, it would have been obvious to one of ordinary skill in the art at the time of invention to include an indication to an application, such as to the expanded form in Klug et al. with a hyperlink commonly used such as in American Express, in order to gain the commonly understood benefit of the adaptation, such as simplified user access to Klug et al. via a hyperlink.

Also, while Klug et al. teaches application forms for Internet users with a third party, where information provided includes credit card account information, Klug et al. does not teach providing accounts to financial institutions.

American Express teaches application forms for Internet users where the application is for a credit card account to a financial institution.

Because both Klug et al. and American Express teach methods of registration and application forms for Internet users, it would have been obvious to one skilled in the art at the time of invention to substitute a third party with a financial institution to achieve the predictable result of filling out an application for an account with a financial institution using the Internet.

Regarding claim 21:

The method of claim 20, further comprising:

receiving information from the customer for each of the fields of the second new account application, the information including an identification of the existing account;

Klug et al. discloses:

"...custom information, wherein selected fields from the basic and expanded information are provided;" (col. 10, lines 4-6) Therefore, a custom form with account information is available.

validating the information received from the customer against data stored for the existing account;

"Subsequently, in step 256 a registrar application 128 commences to enrich the user's supplied registration information with publicly available information related to the user and, to the degree possible (i.e., conforming with internet etiquette, privacy concerns of users, and public policy), to verify the user's registration information. Note that by comparing the user supplied information with information about the user from other sources, a determination can be made as to the accuracy of the user supplied information." (col. 7, lines 45-54)

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retrieving additional information required for the first new account application from data stored for the existing account; and

Access to database of registration information (Fig. 1, ref. 144)

processing the second new account application based on the retrieved additional information.

Fig. 1, ref. 144 shows applications retrieving registration information.

Regarding claim 22:

The method of claim 20, further comprising:

receiving information from the customer in the first new account application; and

Klug et al. discloses:

"Subsequently, after the user's request to supply registration information is transmitted to the registrar web site 100 (via World Wide Web 104, network interface 136 and network server 132), the registrar applications 128 receive the request..." (col. 4, lines 48-51)

transferring the information from the first new account application to the second new account application for at least one field that is provided in both the first new account application and the second new account application.

"Note that at least in one embodiment, the basic information supplied in step 308 (i.e., the user's name, e-mail address, gender and date of birth) is also requested in the forms for expanded information in step 312." (col. 8, lines 3-7)

Also,

"Thus, the user's registration information automatically is communicated to the third party web site 116 without the user explicitly having to navigate the World Wide Web 104 and access the registrar web site 100 to register his/her web site registration information." (col. 5, lines 45-49) Fig. 1, ref. 128 and 144 show different applications having access to the same database, therefore, it would be inherent that the same field on two different forms that can be given to a third party (basic or expanded) access the same information.

Regarding claim 23:

A method for processing an online application for a new account with a financial institution, the method comprising:

receiving a request to open a new account from a customer;

Klug et al. discloses:

"Subsequently, after the user's request to supply registration information is transmitted to the registrar web site 100 (via World Wide Web 104, network interface 136 and network server 132), the registrar applications 128 receive the request..." (col. 4, lines 48-51)

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transmitting a first new account application to the customer, the first new account application including a plurality of fields for entering personal identification and financial information of the customer, the first new account application further comprising a selectable indicator for selection by customers having an existing account with a financial institution;

(continued from above)

"...and output to the user's WWW browser 120 one or more "web pages" having fill-out forms to be presented to the user via the WWW browser 120." (col. 4, lines 52-54)

receiving, from the customer, an indication that the customer has an existing account with the financial institution;

Customer has ID and password (step 244), indicating an existing user which allows the user access to application forms...

"Accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as described in step 308 or to supply expanded information (i.e., more extensive information about the user so that, for example, registrar has sufficient user information to register the user at substantially all cooperating third party web sites 116)." (col. 7, lines 64-67 and col. 8, lines 1-3)

transmitting a second new account application to the customer, the second new account application including a fewer number of fields for entering personal identification and financial information than the first new account application;

Access to a "basic" form that has fewer fields than the expanded form (Fig. 3, ref. 308 and 312)

transferring any data entered by the customer in the first new account application to a similar field of the second new account application;

"Note that at least in one embodiment, the basic information supplied in step 308 (i.e., the user's name, e-mail address, gender and date of birth) is also requested in the forms for expanded information in step 312. Thus, upon filling in at least one field from the fill-out forms (step 316) presented in either step 308 or 312

the present invention field checks the user's <input> for syntactically appropriate responses." (col. 8, lines 3-10)

receiving, from the customer, remaining information required by the second new account application;

A customer has the opportunity to input other information into a "basic" form for example (Fig. 3, ref. 308)

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retrieving information stored for the existing account to process the second new account application from the customer;

Access to database of registration information (Fig. 1, ref. 144)

generating one of an approval and a denial of the second new account application based on the information received from the customer and the retrieved information stored for the existing account.

“Note that by comparing the user supplied information with information about the user from other sources, a determination can be made as to the accuracy of the user supplied information.” (col. 7, lines 51-54)

Klug et al. teaches ID and password with long and short application forms for Internet users. Klug et al. does not teach providing an indication in the first new account application that the customer is an existing customer. American Express teaches providing an indication in the first new account application that the customer is “already a cardmember.”

Since the marketplace reflects the reality of applying indications such as hyperlinks to forms, it would have been obvious to one of ordinary skill in the art at the time of invention to include an indication to an application, such as to the expanded form in Klug et al. with a hyperlink commonly used such as in American Express, in order to gain the commonly understood benefit of the adaptation, such as simplified user access to Klug et al. via a hyperlink.

Also, while Klug et al. teaches application forms for Internet users with a third party, where information provided includes credit card account information, Klug et al. does not teach providing accounts to financial institutions.

American Express teaches application forms for Internet users where the application is for a credit card account to a financial institution. Because both Klug et al. and American Express teach methods of registration and application forms for Internet users, it would have been obvious to one skilled in the art at the time of invention to substitute a third party with a financial institution to achieve the predictable result of filling out an application for an account with a financial institution using the Internet.

9. Claims 11-13 and 16 are rejected under 35 U.S.C. 103(a) as being unpatentable over the references as combined above in section (8) in further view of Official Notice.

Regarding claim 11:

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The method of claim 10, further comprising:
generating one of an approval and a denial of the second new account application
based on said processing.

Klug et al. discloses:

"Alternatively, if discrepancies arise between the user-supplied information and other publicly available information about the user, then the user may be alerted to these discrepancies and requested to confirm his/her initial responses." (col. 7, lines 56-60)

Also, while the references as combined above provide for processing of applications, they do not provide for acceptance or denial of an application. However, the Examiner takes Official Notice that approval and denial of account applications, such as for credit card accounts, is old and well known. Therefore, it would have been obvious to one skilled in the art at the time of invention to provide for generating an approval or denial of an account application, and that this would be a mechanism by which Klug et al. could deal with discrepancies of responses.

Regarding claims 12 and 13:

(claim 12) The method of claim 10, further comprising:
transmitting the retrieved information to the customer for confirmation.

(claim 13) The method of claim 12, further comprising:
receiving, from the customer, one of a confirmation and a correction for the retrieved information.

Klug et al. discloses:

"Alternatively, if discrepancies arise between the user-supplied information and other publicly available information about the user, then the user may be alerted to these discrepancies and requested to confirm his/her initial responses." (col. 7, lines 56-60)

Regarding claim 16:

The method of claim 14, the selectable indication comprising at least one of a checkbox and a hyperlink.

While Klug et al. teaches different forms and a selectable indication, he does not teach checkbox or hyperlink. However, the Examiner takes Official Notice that using hyperlinks, for example, as a selectable indication is old and well known. Therefore, it would have been obvious to one skilled in the art at the time of invention to include a hyperlink as a selectable indication, and that this would allow for easily moving form the expanded form offered by Klug et al. to their basic form.

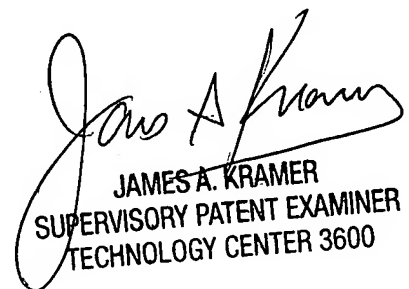
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Kenneth L. Bartley whose telephone number is (571)

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272-5230. The examiner can normally be reached on Monday through Friday, 8:00 - 5:00 EST.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jagdish Patel can be reached on (571) 272-6748. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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